

By U.S. Rep. Harry E. Mitchell  
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When Congress returns in September it will resume work on health insurance reform. This is an issue that is intensely personal and affects us all - even those with whom we may disagree.

While the rhetoric has, at times, gotten heated, ultimately everyone wants the same thing: The best, most affordable health care for us and our loved ones. If Congress, in fact, is serious about fixing the problems that we all agree exist, we must all engage in an honest and respectful debate, listen to one another and begin with the issues on which we agree.

I've seen this type of productive, open dialog in my three telephone town halls this summer. Almost 30,000 residents of Arizona's 5th Congressional District both in support of, and in opposition to the proposals being debated in Congress, participated in the town halls, which address serious and important questions about health care and health insurance reform. I also visited with a number of doctors, patients, health care providers and small businesses. I had the opportunity to listen to the thoughts and concerns of many constituents.

It is clear that both Republicans and Democrats agree that the health insurance system needs reform. More and more families are losing access to the care they need and our economy is suffering as businesses try to cope with escalating costs. Insurance premiums are rising, due in part to the costs associated with millions of Americans who lack coverage. The average American family is paying an extra \$1,100 in premiums a year to pay for the shifted cost of covering the uninsured.

The strain is especially severe on small businesses. Since 2000, health insurance premiums for small businesses have risen 130 percent.

This is particularly worrisome in Arizona, since 73 percent of our businesses are small businesses.

I agree with Sen. John McCain when he says that we cannot afford to do nothing. I believe we should begin with the areas where both Democrats and Republicans agree.

One area where there is bipartisan support is protecting employees from losing their coverage. Currently, if they lose or change jobs, it's difficult for them to keep their insurance, or obtain new coverage because insurers can deny coverage based on pre-existing conditions. I agree that we need to put an end to this practice.

Another concept that has drawn bipartisan support is the establishment of a health-insurance exchange where individuals and small businesses would combine or "pool" their purchasing power and comparison-shop for competitive rates that best meet their needs. A risk pool spread across a wider scale would require insurers to compete and lower costs to gain business. I believe this makes sense. It's similar to the type of system used for members of Congress and federal employees, and if it has worked and can be expanded, others should be allowed access.

There are also many Democrats who agree with Republicans that the federal government should not take over the entire health care system, and I agree with them. If you like your current insurance, you should be able to keep it. Reform should provide more choice, not less.

I believe we can see meaningful reform when Congress returns if we build upon both the fundamental principles we can agree on and a real desire across the political spectrum to ensure we fix what is broken and preserve what works.

- *U.S. Rep. Harry Mitchell is a Democrat who represents Arizona's 5th Congressional District.*